

Registration & Renewal Guidelines (For Adventure Tour Operators & Guides)

Department of Tourism,
Administration of Union Territory of Ladakh



1. INTRODUCTION

Adventure Tourism is a niche domain involving travel or exploration to remote, exotic and sometimes geographically and climatically difficult areas. The travelers step out of their comfort zone to experience nature with some degree of risk, be it real or perceived. The Union Territory of Ladakh has great potential for adventure tourism and the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides' will streamline and elevate the growth of this sector.

Taking a step forward to open opportunities and encourage local travel trade operators to undertake these activities for employment generation, and to ensure the safety of the adventure travelers, the Department of Tourism, Administration of Union Territory of Ladakh has formulated the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides', who are willing to undertake the following adventure activities in the Union Territory of Ladakh:

Land Based	Air Based	Water Based
1. All-Terrain Vehicle (ATV) Tours 2. Bungee Jumping 3. Mountain Biking & Cycling 4. Mountaineering 5. Skiing 6. Trekking 7. Ziplining 8. Rock Climbing, Artificial Wall Climbing & Abseiling	9. Paragliding	10. Rafting 11. Kayaking

(Note: Adventure Tour Operators to be referred as ATOs now onwards)

Based on the 'Indian Adventure Tourism Guidelines' of the Adventure Tour Operators Associations of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India, many activities come under Adventure Tourism. However, the Administration of Union Territory of Ladakh has decided to grant recognition to the above mentioned three categories of ATOs at this point.

These guidelines have been formulated by revising the 'ATO Guidelines 2021' issued by the Department of Tourism, Administration of Union Territory of Ladakh and aligning them with the ATO Guidelines of the Ministry of Tourism, Government of India. These guidelines are applicable to all ATOs operating in the Union Territory of Ladakh.

In addition to the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides' in the Union Territory of Ladakh, separate guidelines for each of the identified adventure sports i.e. All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Ziplining, Rock Climbing, Artificial Wall Climbing & Abseiling, Paragliding, Rafting and Kayaking have also been issued by the Department of Tourism, Administration of Union Territory of Ladakh. These guidelines have been specifically tailored for the Union Territory of Ladakh, along with a robust implementation framework, keeping in mind the objectives of the 'Indian Adventure Tourism Guidelines' drafted by the Adventure Tour Operators Association of India (ATOAI), in collaboration with the Ministry of Tourism, Government of India.

The ATOs must ensure that the adventure sports operations are conducted with strict compliance of both these guidelines. If any ATO is found operating in violation of the terms & conditions of these guidelines, which includes but not limited to failure on the part of the ATO or its authorized representative to maintain the requisite standards, reports of un-hygienic conditions, unlawful activities, malpractices, misbehavior with customers, etc., the registration of the ATO shall be liable for cancellation by the Department of Tourism directly, or on the recommendation of any Competent Authority of the Administration of Union Territory of Ladakh.

2. ADVENTURE TOUR OPERATOR (ATO) – DEFINITION

"An Adventure Tour Operator (ATO) is the one who is engaged in activities related to adventure tourism in the Union Territory of Ladakh namely, **land-based activities** like All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Zip-Lining or Rock Climbing, Artificial Wall Climbing & Abseiling; **air-based activities** like Paragliding; and **water-based activities** like Rafting or Kayaking. In addition, the ATO may also make arrangements for transport, accommodation, etc."

3. GUIDE – DEFINITION

As per The Jammu and Kashmir Registration of Tourist Trade Act 1978 (Act No. IX of 1978), adopted by the Union Territory of Ladakh as per the Jammu & Kashmir Reorganisation Act, 2019

"Guide means a person who engages himself as a ski, mountain, rafting, trekking or heritage guide, or functions as a paid guide for tourists. Provided that no person shall be eligible to be registered as a guide unless he possesses such qualifications as may be prescribed. Provided further that notwithstanding any prescribed qualifications the

persons who were working as guides before the commencement of this Act shall ipso facto be registered as such guides.”

The ambit of adventure sports in the Union Territory of Ladakh has evolved and considering the scope of eleven identified adventure sports, additional criteria is added in the definition as – “Guide will also be defined as a person who leads a tourist, or a group of tourists for the identified adventure sports excursions i.e. All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Ziplining, Rock Climbing, Artificial Wall Climbing & Abseiling, Paragliding, Rafting and Kayaking with the condition that s/he possesses adventure sports specific technical qualification or certifications and relevant professional experience, as may be prescribed by the Competent Authority. A Guide shall be expected to upskill their operational abilities with new certifications from time-to-time to ensure safe adventure sports operations in the Union Territory of Ladakh.”

4. OBJECTIVE

To promote and ensure provision of clean, high-quality, secure, eco-friendly and sustainable adventure sports activities by fostering and developing responsible practices, while maintaining exceptional safety standards in the Union Territory of Ladakh.

5. VALIDITY

- The ATOs shall be granted registration by the Department of Tourism, Administration of Union Territory of Ladakh for five years at a time, with the provision of renewal for another five years at a time.
- The Guides shall be granted registration by the Department of Tourism, Administration of Union Territory of Ladakh for one year at a time, with the provision of renewal for another one year at a time.

The above registration & renewal is subject to submission of complete prescribed application form, prescribed fee, necessary supporting documents, fulfilment of all terms & conditions of these guidelines and inspection by the Inspection Team (wherever required). The inspection process by the Inspection Team shall be completed within 30 days of receipt of the complete prescribed application form, prescribed fee and necessary supporting documents.

Note: The registration of the eligible ATO will be valid up to the end of the fourth succeeding financial year i.e., up to 31st March of the fourth succeeding financial year. Example: If a new registration is made on 10th February 2024, it is valid up to 31st March 2028. The registration can be renewed for a further period of not exceeding five years at a time, upon completion of the renewal process. A similar timeline will be followed for the registration of eligible Guides (which will be valid for one year at a time).

6. COMMITTEES FOR APPRAISAL OF APPLICATIONS

There shall be Committees & Teams at various levels with specific functions to grant the registration & renewal to the eligible ATOs & Guides. In addition, these Committees & Teams will meet regularly to deliberate on various initiatives to improve the overall ecosystem of adventure activities in the Union Territory of Ladakh. The composition of the Committees & Teams will be as under:

S. No.	Committee	Functions	Committee/Team Members
1.	Advisory Committee	<p>The ‘Advisory Committee’ shall meet at least once a year before the start of the tourist season in the Union Territory of Ladakh, and shall be responsible for the following:</p> <ul style="list-style-type: none"> ➤ Identify new adventure activities and their operational areas, address the carrying capacity of the area to avoid mushrooming/over-crowding, keeping in view the ecological sensitivity of the destination. ➤ Suggest measures for identifying new tourist destinations and to develop versatile adventure circuits for tourists. 	<p>The ‘Advisory Committee’ shall comprise of the following:</p> <ol style="list-style-type: none"> 1. Director (Tourism), UT Ladakh – Chairperson/ Convenor 2. Assistant Director (Tourism), Leh/ Kargil – Member 3. Representative of the Adventure Tour Operators Association of India (ATOAI) – Member 4. Representative of the All Ladakh Tour Operators Association (ALTOA) – Member 5. Representative of the All Kargil Travel Trade Association (AKTTA) – Member
2.	Regulatory Committee	<p>The ‘Regulatory Committee’ shall be responsible for the following:</p> <ul style="list-style-type: none"> ➤ Define quality and certification of equipment required for each 	<p>The ‘Regulatory Committee’ shall comprise of the following:</p> <ol style="list-style-type: none"> 1. Director (Tourism), UT Ladakh – Chairperson/ Convenor

		<p>identified adventure activity and recommend specific requirements considering the risks involved in these activities at high-altitude.</p> <ul style="list-style-type: none"> ➤ Scrutinize biodata and certificates of Guides, staff of ATOs & recommend the cases for registration and renewal to the prescribed Authority. ➤ Any other functions assigned by the Competent Authorities for adventure sports operations, from time to time. 	<ol style="list-style-type: none"> 2. Assistant Director (Tourism), Leh/ Kargil – Member 3. Representative of the District Disaster Response Force (DDRF) – Member 4. Representative of the Chief Medical Officer (CMO) – Member 5. Representative of the Adventure Tour Operators Association of India (ATOAI) for each identified adventure sports – Member 6. Representative of the concerned Adventure Sports Association in the Union Territory of Ladakh – Member
3.	Inspection Team	<p>The 'Inspection Team' shall be responsible for the following:</p> <ul style="list-style-type: none"> ➤ Conduct inspection of the eligible applications received for the ATO registration & renewal. ➤ Responsible for the annual inspection of the registered ATO operations in the Union Territory of Ladakh. ➤ Ensure that ATOs follow the safety guidelines for each identified adventure activity/sports in letter and spirit. ➤ Regulating adventure activity/sports operations, on-spot inspections and ensure that all notified guidelines are being adhered to. 	<p>The 'Inspection team' shall comprise of the following:</p> <ol style="list-style-type: none"> 1. Director (Tourism), UT Ladakh – Chairperson/ Convenor 2. Assistant Director (Tourism), Leh/ Kargil – Member 3. Representative of the District Disaster Response Force (DDRF) – Member 4. Representative of the Chief Medical Officer (CMO) – Member 5. Representative of the Adventure Tour Operators Association of India (ATOAI) for the concerned identified adventure sports – Member 6. Representative of the concerned Adventure Sports Association in the Union Territory of Ladakh – Member

The matter in which the Committees are unable to take any decision shall be referred to the Commissioner/Secretary, Tourism Department, UT Ladakh. The Committees can co-opt any expert or any NGO with sector specific expertise for suggestions or guidance.

7. HOW TO APPLY

The Department of Tourism, Administration of Union Territory of Ladakh will invite application from the eligible ATOs & Guides through the office of Assistant Director (Tourism), Leh and Kargil and Tourist Officer, Zaskar. The eligible ATOs & Guides can apply in the given format (Annexure 1-4, as applicable) for the registration & renewal along with the prescribed fee and all supporting documents. Until the facility for submission of application is made online, eligible ATOs & Guides should submit the application and supporting documents in physical format/ hardcopy.

8. REGISTRATION & RENEWAL FEE STRUCTURE

Each application for the registration & renewal of the ATO & Guide needs to be mandatorily accompanied by a fee in form of a demand draft or NEFT. The payment should be made from a Scheduled Bank of India and in favor of the concerned Assistant Director (Tourism). The bank details for the payment is enclosed in the application form. Any application submitted without the fee will be rejected.

The Department of Tourism, Administration of Union Territory of Ladakh has established the following fee structure for the registration & renewal of ATOs & Guides:

1. **Registration Fee:** Each application needs to be mandatorily accompanied with a fee towards registration as an ATO or Guide. Upon successful registration as an ATO or Guide, the applicant is permitted to conduct adventure sports operations within the Union Territory of Ladakh, subject to the fulfilment of all terms & conditions of these guidelines and specific adventure sports guidelines.
2. **Validity:** The registration as an ATO is valid for a period of 5 years at a time and the registration of Guide is valid for a period of 1 year at a time. The renewal will be done by paying the prescribed fee and adherence to the terms & conditions at the time, as issued by the Competent Authority.

3. **Guide Registration:** Each Guide engaged by the ATO for identified adventure sports operations will have to be registered, for every financial year.

ADVENTURE TOUR OPERATORS (ATOs)			
Type of Application	Name of the Identified Adventure Sports in the Union Territory of Ladakh	Registration Fee (For 5 Years)	Renewal Fee (For 5 Years)
New Registration	All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Ziplining, Rock Climbing, Artificial Wall Climbing & Abseiling, Paragliding, Rafting, Kayaking	INR 5,000 x n (n = number of adventure sports)	-
Renewal		N/A	INR 5,000 x n (n = number of adventure sports)
Additional sports registration as an already registered ATO*		INR 5,000 x n (n = number of additional adventure sports) *Applicable until the validity of the initial ATO registration period	

GUIDES			
Type of Application	Name of the Identified Adventure Sports in the Union Territory of Ladakh	Registration Fee (For 1 Year)	Renewal Fee (For 1 Year)
New Registration	All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Ziplining, Rock Climbing, Artificial Wall Climbing & Abseiling, Paragliding, Rafting, Kayaking	INR 1,000	-
Renewal		N/A	INR 1,000

Note: The registration & renewal fee for ATO is dependent on the number of identified adventure sports being conducted by the ATO. The applicant will have to pay a registration fee of INR 5,000 for each adventure sports operations in the Union Territory of Ladakh. The validity of any adventure sports registered after the first registration will be limited to the validity period of the first registration only. A subsequent renewal process may be followed for the consolidated pool of adventure sports, after the expiration of the first registration.

Note: The registration of Guide is required separately in the application form (Annexure 3-4) for each of the identified adventure sports, to ensure that the applicant has credible academic qualification, professional certification, and practical experience to conduct safe adventure sports operations. The application for the registration of Guide may be submitted individually by the applicant, or the ATO may submit it on behalf of the Guide.

Note: If the operational area for any adventure sports conducted by the ATO falls under the protected area, the ATO will have to obtain necessary permissions from the concerned Authority and the NOC needs to be furnished at the time of submitting the application form.

Note: The applicant must sign an Affidavit (Annexure 9) to declare that they are in the process of obtaining all necessary documents & commit to provide them within six (6) months from the date of registration. Failure to produce the necessary documents within the timeframe may result in the cancellation of the registration.

9. ELIGIBILITY CRITERIA & DOCUMENTARY EVIDENCE REQUIRED FOR NEW REGISTRATION & RENEWAL

The following eligibility criteria must be met for new registration and renewal of an ATO in the Union Territory of Ladakh:

S. No.	Criteria	New Registration	Renewal	Documentary Evidence
1.	Prescribed application form & two self-attested passport size photographs of the Proprietor/ Director	✓	✓	Complete application form (Annexure 1-2)
2.	Ladakh Resident Certificate (LRC), and other Government IDs as listed in the application form	✓	✓	Copy of the Ladakh Resident Certificate (LRC) of the Proprietor/ Director of the ATO
3.	The applicant must have a minimum office space of 90 sq. ft. in the Union Territory of Ladakh. The office space should be neat, clean,	✓	✓	Office address proof in form of incorporation certificate, utility bill, lease

	and equipped with telephone & other technology, reservation system, etc. for smooth operations. There should be sufficient space for reception and easily accessible clean/ well-maintained toilet facility			agreement/ rent agreement, ownership documents to establish legitimate business location, along with self-certified list of facilities and photographs
4.	The applicant must be a registered entity as a Company, Partnership Firm, Proprietorship Firm, Public Limited, LLP, Association, Trust, Society under the Companies Act 1956/2013, Partnership Act 1932 and/or any other relevant incorporation mechanism	✓	✓	Relevant incorporation certificate/deed, Article of Association (AOA), Memorandum of Association (MOA), PAN card, GST registration, TAN registration, as applicable
5.	The applicant must have a minimum annual turnover from adventure tourism & adventure sports related activities of INR 5 lakh during the preceding financial year, duly supported by a certificate issued by the Statutory Auditor of the firm	✗	✓	CA / Statutory Auditor certificate stating the minimum annual turnover from adventure tourism & adventure sports related activities and the audited balance sheet for the applicable financial year
6.	Reference letter from the bank on its original letterhead regarding the firm's bank account details with address & telephone number, including minimum balance of INR 10,000/- (Rupees Ten Thousand only)	✓	✓	Letter from the bank on its original letterhead with the required details and the minimum balance
7.	The applicant must have a minimum of one qualified staff above 18 years of age, should have Certificate of Advance/ Method of Instructions from National or International Adventure Institutions like JIM&WS Pahalgam, IISM – Gulmarg, NIM – Uttarakhand, NIWS – Goa and other National/ International Institute or having three years of practical experience. The Proprietor must have 10+2 as educational qualification. (It is recommended for the applicant to have more than one trained staff to ensure fluid and safe adventure sports operations)	✓	✓	CVs of all employees & staff engaged, detailing their educational qualifications, professional experience and required certifications. Copy of educational qualification, professional certificates, accreditation, memberships, etc. to be enclosed
8.	The applicant must have all the necessary equipment (owned or hired) for conducting the identified adventure sports activity. There should be no compromise on the quality of equipment and regular wear-&-tear should be addressed for safe operations	✓	✓	Self-certification detailing all equipment available with its specifications and quantity to safely conduct the identified adventure sports operations
9.	The Guide/s engaged by the applicant for conducting any identified adventure sports activity must be academically qualified or must have minimum of two years of practical experience. The Guide/s must obtain relevant adventure sports certification from specialized organizations like IMF (for Mountaineering/ Trekking), NIWS Goa (for water sports/ aero sports, etc.), or any other Nationally or Internationally recognized institute for the specific adventure sports activity	✓	✓	CVs of all guides engaged, detailing their educational qualifications, professional experience and required certifications. Copy of educational qualification, professional certificates, accreditation, memberships, etc. to be enclosed
10.	The Guide/s or the field members of the applicant must be qualified in First Aid/ C.P.R by Red Cross or equivalent body or Certificate	✓	✓	Copy of professional certificates to be enclosed

	Course conducted by the Adventure Tour Operators Association of India (ATOAI)			
11.	Prescribed registration or renewal fee (as applicable)	✓	✓	Demand draft or NEFT in favor of the concerned Assistant Director (Tourism)
12.	Additional requirements	✓	✓	All necessary documents like the insurance details, as per Annexure 6, signed copy of the 'Responsible Tourism Pledge' as per Annexure 7, required NOCs, self-certified non-conviction status and any other Affidavit or documents as per these guidelines

Rejection of Registration: In case of rejection of application, the applicant may reapply for fresh registration within 30 days from the date of rejection, after rectifying all the rejection reasons.

Cancellation of Registration: If the ATO or Guide is found operating in violation of the terms & conditions of these guidelines and adventure sports specific guidelines, which includes but not limited to the failure on the part of the ATO or its authorized representative or Guide to maintain the requisite standards, reports of un-hygienic conditions, unlawful activities, malpractices, misbehavior with customers, etc., the registration of the ATO or Guide shall be liable for cancellation by the Department of Tourism directly, or on the recommendation of any Competent Authority of the Administration of Union Territory of Ladakh.

10. INSURANCE

Under the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides' issued by the Department of Tourism, Administration of Union Territory of Ladakh, insurance coverage is a crucial requirement for the ATO. This insurance serves as a protective measure for both the tour operators and the participants engaging in adventure activities. It is mandated that the ATO provide insurance cover, which ensures that participants are financially protected in case of accidents, injuries, or damages that may occur during adventure sports activities.

Details of insurance requirements for conducting safe adventure sports operations in the Union Territory of Ladakh is listed under Annexure 6, and all registered ATOs must adhere to the listed insurance requirements.

11. GENERAL SAFETY GUIDELINES

All registered ATOs must adhere to the following safety guidelines:

1. Risk Identification and Management

- Conduct a comprehensive risk assessment for each activity, and regularly review and update it.
- Prepare an account of potential hazards and implement appropriate risk mitigation measures.
- Document risks, develop mitigation strategies and emergency procedures.
- Conduct an exercise to develop a Risk Management Matrix (as shown in the table below), identify all the risk points across sub-steps of each activity and develop logical mitigation plans.
- Ensure that all staff members are trained in risk management and emergency protocols.

Risk Management Matrix					
S. No	Activity Step	Potential Hazard	Potential Calamity	Risk Mitigation / Prevention Action	Emergency Response
1.					
2.					
3.					

2. Participant's Safety

- Provide clear and accurate information to participants about the physical requirements, risks, and potential dangers associated with the activity.
- Require participants to disclose any medical conditions and assess their fitness for the activity and produce necessary medical certificates proving fitness.
- Set minimum age and health requirements for participants based on the nature of the activity.

- d) Maintain a suitable participant-to-guide ratio to ensure adequate supervision and assistance.
- e) Consider the experience and skill level of participants when designing and offering different levels of difficulty for activities.
- f) Instruct and orient participants on safety procedures, including equipment use, emergency protocols, and responsible behavior.

3. Qualified and Trained Staff

- a) Employ qualified & experienced instructors, guides and support staff with appropriate certifications for the specific activity.
- b) Ensure that staff members receive regular training on safety protocols, first aid, CPR, emergency response, evacuation framework and must be well-versed with placement of important resources in case of a mishap.
- c) Maintain a record of staff qualifications, certifications and training.

4. Safety Equipment and Maintenance

- a) Provide and regularly inspect appropriate safety equipment for each activity.
- b) Ensure that safety equipment meets industry standards and is properly maintained and replaced/ repaired, as needed.
- c) The staff members must assess the condition of equipment and infrastructure on a routine basis and maintain a daily monitoring report.
- d) Inspect, maintain and service the adventure equipment, to ensure they are in good working condition.
- e) Equipment in poor condition, degraded quality, having minor wear & tear, or severely damaged shall be retired from usage and shall be repaired to meet the standards or changed.
- f) Regularly service and update safety and communication devices, such as radios, walkie-talkies, and mobile phones.

5. Emergency Preparedness

- a) Develop and implement a detailed emergency action plan for each activity, including evacuation routes, communication procedures, and contact information for emergency services.
- b) Train staff members on emergency response protocols and ensure they are familiar with first aid techniques and CPR.
- c) Conduct regular emergency drills and simulations to test preparedness and response capabilities.
- d) Provide participants with clear instructions on what to do in case of an emergency and how to access help.
- e) Maintain a well-stocked and accessible first aid kit at each activity site.

6. Documentation and Insurance

- a) Keep accurate records of participant's information, including medical disclosures, emergency contacts, and signed waivers.
- b) It shall be the responsibility of the ATO to ensure that their staff members are covered under insurance.
- c) Ensure that all required permits, licenses, and certifications are obtained and up to date for operating in specific areas.
- d) For activities involving high risks and venturing into remote areas, the ATO shall ensure the participants declare insurance coverage.

12. RESPONSIBILITIES OF THE ADVENTURE TOUR OPERATORS (ATOs)

In addition to the above guidelines, the ATOs must also ensure the following:

1. The ATO must maintain in its office premises all the maps and reference material concerning the particular activities it desires to pursue as business.
2. Children below 12 years of age shall not be permitted to undertake any high-risk activities. The guidelines for each adventure sports shall be adhered to, & it is the responsibility of the ATO to ensure safe operations.
3. Every group of persons taking part in adventure sports must be accompanied by a person designated as Guide.
4. Every person joining a group engaged in adventure sports must receive an introductory training and leaders should be satisfied that they have acquired the skills necessary to participate.
5. All group members must be familiar with the use of radios, where these are being used.
6. The ATO to ensure that under no circumstances should the capacity rated by the manufacturer of the adventure sports equipment be exceeded. Any unauthorized modifications, except as additional safety measures be carried out or substandard material used.
7. Information regarding nature of activity, area of operation, period of activity, possible hazards and emergency contact details should be given to the concerned safety and rescue teams constituted by the ATOs.

8. Suitable handheld devices with graded distress signal capabilities should be made available to adventure tourist groups at suitable prices, when available in India.
9. A qualified Doctor should be available on call.
10. Communication facilities such as mobile, walkie-talkie, etc. should be available.
11. The ATO must follow a strict 'leave no trace' policy and conform to high sustainability standards.
12. All SOPs and operating instructions as suggested in respective adventure sports guidelines to be strictly followed by ATO in letter and spirit.

13. RESPONSIBILITIES OF GUIDES

In addition to the above guidelines, the Guides must also ensure the following:

1. Guides must possess appropriate technical qualification and skills as indicated in these guidelines and adventure sports specific guidelines.
2. Guides should be familiar with search procedures and should brief all group members in these procedures.
3. Guides should be familiar with helicopter operations, know how to approach a helicopter and procedures for being winched up and down, where needed.
4. Guides should be proficient in the use of maps and compasses in any weather by day or night.
5. Guides should be satisfied that all members are medically fit to take part in the adventure sports.
6. Guides should satisfy themselves that equipment to be used meets all the safety norms for each adventure sport; all inspections have been carried out as recommended by the manufacturer and is fit for use.

The ATO, so granted Registration or Renewal shall be entitled to eligible incentives as may be granted by the Administration of Union Territory of Ladakh, from time to time, subject to the fulfilment of the terms & conditions of such incentive rules, and will abide by the guidelines, as prescribed by the Competent Authority from time to time.

Note: The Department of Tourism, Administration of Union Territory of Ladakh reserves the right to modify the terms & conditions of the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides' from time to time, as deem appropriate.

ANNEXURE 1
Application Form

(New Registration/ Renewal/ Additional Sports Registration of Adventure Tour Operators)

To,

Assistant Director
(Tourism), Leh
Tourist Reception Centre
Near GPO, Leh 194101

Assistant Director
(Tourism), Kargil
Tourism Office
Kargil 194103

Tourist Officer
Tourism Office
Padum, Zaskar
194302

Applicant's
Photograph

Ma'am / Sir,

I/We request that I/we may be registered as an Adventure Tour Operator (ATO) with the Department of Tourism, Administration of Union Territory of Ladakh, to conduct adventure sports operations in the Union Territory of Ladakh. The other particulars are as under:

1. **New Registration** **Renewal** (Registration No.) _____
 Additional Sports Registration (Registration No.) _____

2. **Adventure Sports Activity** (Enter the name of all adventure sports activities from the list below, for which the registration is sought) _____

(1. All-Terrain Vehicle (ATV) Tours, 2. Bungee Jumping, 3. Mountain Biking & Cycling, 4. Mountaineering, 5. Skiing, 6. Trekking, 7. Ziplining, 8. Rock Climbing, Artificial Wall Climbing & Abseiling, 9. Paragliding, 10. Rafting, 11. Kayaking)

3. **Operated by (Individual/ Company):**

4. **Ladakh Resident Certificate No:**

5. **Area of Operation (Complete Address, Details of the Stretch):**

6. **Details of the Applicant (Company Details):**

Company Name			
Registered Address			
Company Type			
GST Registration		Aadhaar Number	
PAN Card		Mobile Number	
Name of the Authorized Representative		Office Number	
Email			

7. **Name of the Proprietors / Partners (In case of a Proprietorship of Partnership Firm):**

S. No.	Name	Mobile Number	Aadhaar Number	PAN Card

* Scanned copy of the Aadhaar card and PAN card to be enclosed.

8. Details of Equipment:

Equipment	Specifications	Quantity	Purpose

* Scanned copy of the equipment purchase invoices, literature of the equipment specifications, usage, warranty and photographs to be enclosed.

9. Details of Employee/ Guides (Name, Contact Details of Employees and Guides Engaged):

Employee/ Guide Name	Employee Status (Permanent/ Temporary)	Roles & Responsibilities	Permanent Address	Mobile Number	Aadhaar Number

* Scanned copy of the Aadhaar card and PAN card to be enclosed.

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ANNEXURE 2
Declaration, on Stamp Paper of INR 20/-
(New Registration/ Renewal/ Additional Sports Registration of Adventure Tour Operators)

I/We _____ do solemnly state that:

1. I/We shall not overload the equipment.
2. I/We shall carry out the activity of adventure sports within the permitted zone only as may be specified from time-to-time by the Competent Authority.
3. I/We shall carry out the permitted adventure sports in the letter and spirit, as listed these guidelines.
4. I/We shall adhere to all the instructions issued from the Competent Authority from time-to-time.
5. I/We shall provide safety equipment to my client before starting the activity.
6. I/We shall be liable for any suitable action against us by the Administration of Union Territory of Ladakh, for violating the terms & conditions of these guidelines, or for furnishing any false information or misrepresentation of information.

Signature:

On behalf of:

Place:

Date:

Draft

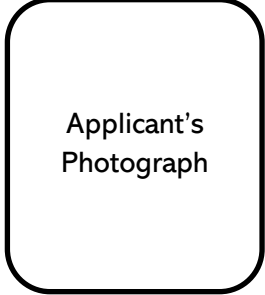
ANNEXURE 3
Application Form
(Registration & Renewal of Guides)

To,

Assistant Director
(Tourism), Leh
Tourist Reception Centre
Near GPO, Leh 194101

Assistant Director
(Tourism), Kargil
Tourism Office
Kargil 194103

Tourist Officer
Tourism Office
Padum, Zaskar
194302



Ma'am / Sir,

I request that I may be registered as a Guide with the Department of Tourism, Administration of Union Territory of Ladakh, to conduct adventure sports operations in the Union Territory of Ladakh. The other particulars are as under:

1. **New Registration** **Renewal** (Registration No.) _____
2. **Adventure Sports Activity** (Enter the name of all adventure sports activities from the list below, for which registration is sought) _____

(1. All-Terrain Vehicle (ATV) Tours, 2. Bungee Jumping, 3. Mountain Biking & Cycling, 4. Mountaineering, 5. Skiing, 6. Trekking, 7. Ziplining, 8. Rock Climbing, Artificial Wall Climbing & Abseiling, 9. Paragliding, 10. Rafting, 11. Kayaking)
3. **Nationality:**
4. **Details of the Guide:**

S. No.	Name	Mobile Number	Aadhaar Number	PAN Card

* Scanned copy of the Aadhaar card and PAN card to be enclosed.

5. Details of Academic Qualification, Professional Courses & Certifications (aligned to the Adventure Sports):

Name of the Adventure Sports	Professional Course / Certification	Institute	Validity

* Scanned copy of all professional certifications & memberships to be enclosed.

6. Details of Roles & Responsibilities of the Guide:

ANNEXURE 4
Declaration, on Stamp Paper of INR 20/-
(Registration & Renewal of Guides)

I _____ do solemnly state that all information provided in the application form is true to the best of my knowledge. I have obtained the necessary educational and professional certifications to be a professional guide for the said adventure sports. I shall be liable for any suitable action against me by the Administration of Union Territory of Ladakh, for violating the terms & conditions of these guidelines, or for furnishing any false information or misrepresentation of information.

I shall carry out the activity of adventure sports within the permitted zone only as may be specified, shall adhere to all the instructions issued from the Competent Authority from time to time.

Signature:

On behalf of:

Place:

Date:

Draft

ANNEXURE 5 First Aid & CPR

(As per 'Indian Adventure Tourism Guidelines' framed by the Adventure Tour Operators Association of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India)

WILDERNESS FIRST AID

"First aid" is defined as helping behaviors and initial care provided for an acute illness or injury". First aid can be initiated by anyone in any situation. "First aid provider" is defined as someone trained in first aid who should a) Recognize, assess, and prioritize the need for first aid; b) Provide care by using appropriate competencies; c) Recognize limitations, and seek additional care when needed.

'First Aid Training' is defined as a course of study that builds the outlined competencies & skills in an adventure guide that can be evidenced through a summative assessment and is periodically refreshed through practice.

Note: A First Aid Training provider must be registered with national / international bodies & forums that provide accreditations and guidelines for the said training based on globally accepted standards.

Descriptor: This unit of competency describes the skills and knowledge required to provide first aid response, life support, management of casualty(s), the incident and other first aiders, until the arrival of medical or other assistance.

Application: These skills and knowledge may be applied in a range of situations, including community and outdoor settings Application of these skills and knowledge should be contextualized as required to address specific activity, terrain or workplace requirements and to address specific risks and hazards and associated injuries.

ELEMENTS & PERFORMANCE CRITERIA

1. Elements define the essential outcomes of a unit of competency
2. Performance Criteria specify the level of performance required to demonstrate achievement of the element.

ELEMENT:

1. ASSESS THE SITUATION

PERFORMANCE CRITERIA:

- a) Identify assess and minimize hazards in the situation that may pose a risk of injury or illness to self and others.
- b) Minimize immediate risk to self and casualty's health and safety by controlling any hazard in accordance with safety requirements.
- c) Assess casualty and identify injuries, illnesses and conditions.

ELEMENT:

2. APPLY FIRST AID PROCEDURES

PERFORMANCE CRITERIA:

- a) Calmly provide information to reassure casualty, adopting a communication style to match the casualty's level of consciousness.
- b) Use available resources and equipment to make the casualty as comfortable as possible.
- c) Respond to the casualty in a culturally aware, sensitive and respectful manner.
- d) Determine and explain the nature of casualty's injury/condition and relevant first aid procedures to provide comfort.
- e) Seek consent from casualty prior to applying first aid management.
- f) Provide first aid management in accordance with established first aid principles and IFRC (International Federation of Red Cross) / ILCOR (International Liaison Committee On Resuscitation), Guidelines and/or State/ Territory regulations, legislation and policies and industry requirements.
- g) Seek first aid assistance from others in a timely manner and as appropriate.
- h) Correctly operate first aid equipment as required for first aid management according to manufacturer/supplier's instructions and local policies and/or procedures.
- i) Use safe manual handling techniques as required.
- j) Monitor patient's condition and respond in accordance with effective first aid principles and procedures.
- k) Finalize patient management according to patient's needs and first aid principles.

ELEMENT:

3. COMMUNICATE DETAILS OF THE INCIDENT

PERFORMANCE CRITERIA

- a) Request ambulance support and/or appropriate medical assistance according to relevant circumstances using relevant communication media and equipment.

- b) Accurately convey assessment of patient's condition and management activities to ambulance services /other emergency services/relieving personnel.
- c) Prepare reports as appropriate in a timely manner, presenting all relevant facts according to established procedures.
- d) Accurately record details of patient's physical condition, changes in conditions, management and response to management in line with established procedures.
- e) Maintain confidentiality of records and information in line with privacy principles and statutory and/or organization policies.

ELEMENT:

4. EVALUATE OWN PERFORMANCE
PERFORMANCE CRITERIA

- a) Seek feedback from appropriate clinical expert.
- b) Recognize the possible psychological impacts on rescuers of involvement in critical incidents.
- c) Participate in debriefing/evaluation as appropriate to improve future response and address individual needs.

REQUIRED SKILLS AND KNOWLEDGE

This describes the essential skills and knowledge and their level required for this unit.

ESSENTIAL KNOWLEDGE: The guide must be able to demonstrate essential knowledge required to effectively do the task outlined in elements and performance criteria of this unit, manage the task and manage contingencies in the context of the identified work role. This includes knowledge of:

- a) IFRC/ILCOR guidelines relating to provision of First Aid & CPR.
- b) Awareness of stress management techniques and available support.
- c) First aid management of: abdominal injuries, allergic reactions, altered and loss of consciousness, bleeding, burns – thermal, chemical, friction, electrical, cardiac arrest, Patient with no signs of life, chest pain, choking/airway obstruction, injuries: cold and crush injuries; eye and ear injuries; head, neck and spinal injuries; minor skin injuries; needle stick injuries; soft tissue injuries including sprains, strains, dislocations, envenomation - snake, spider, insect and marine bites, respiratory distress, seizures, shock, stroke.
- d) Environmental impact such as hypothermia, hyperthermia, dehydration, heat stroke, fractures, medical conditions, including cardiac conditions, epilepsy, diabetes, asthma and other respiratory conditions, near drowning, poisoning and toxic substances (including chemical contamination).
- e) Social/Legal Issues: Substance misuse - common drugs and alcohol, including illicit drugs, duty of care, need to be culturally aware, sensitive and respectful, importance of debriefing, confidentiality.
- f) Working knowledge of basic occupational health and safety requirements in the provision of first aid basic principles and concepts underlying the practice of first aid, chain of survival, BLS (Basic Life Support), & CPR # (Cardio Pulmonary Resuscitation), first aiders' skills and limitations, infection control principles and procedures, including use of standard precautions, priorities of management in first aid when dealing with life threatening conditions, procedures for dealing with major and minor injury and illness.

ESSENTIAL SKILLS: It is critical that the guide demonstrate the ability to effectively do the task outlined in elements and performance criteria of this unit, manage the task and manage contingencies in the context of the identified work role. This includes the ability to:

- a) Apply first aid principles.
- b) Call an ambulance and/or medical assistance according to relevant circumstances and report casualty's condition.
- c) Communicate effectively and assertively in an incident.
- d) Conduct an initial patient assessment.
- e) Demonstrate correct procedures for performing CPR using a manikin, including standard precautions.
- f) Demonstrate:
 - ability to call an ambulance
 - consideration of the welfare of the patient
 - safe manual handling
 - site management to prevent further injury
- g) Evaluate own response and identify appropriate improvements where required.
- h) Infection control, including use of standard precautions.
- i) Make prompt and appropriate decisions relating to managing an incident in the wilderness.
- j) Plan an appropriate first aid response in line with established first aid principles, policies and procedures, IFRC/ILCOR/ AHA Guidelines and/or State/Territory regulations, legislation and policies and industry requirements and respond appropriately to contingencies in line with own skills.
- k) Prepare a written incident report or provide information to enable preparation of an incident report.

- l) Provide assistance with self-medication as per subject's own medication regime and in line with State/Territory legislation, regulations and policies and any available medical/pharmaceutical instructions.

CPR & BLS CARDIOPULMONARY RESUSCITATION/BASIC LIFE SUPPORT: BLS is the foundation for saving lives after cardiac arrest. Fundamental aspects of adult BLS include immediate recognition of sudden cardiac arrest and activation of the emergency response system, early CPR, and rapid defibrillation with an automated external defibrillator (AED). Initial recognition and response to heart attack and stroke are also considered part of BLS.

RISK MITIGATION: The most important aspect of being trained in first aid is to try and avoid situations where one has to use it. Keeping this in mind, it is important that the guide does the following before and during conducting any adventure activity:

- a) Identify areas or zones where potential for serious injury is possible and avoid those places.
- b) Communicate with client about medical history (previous injuries and illness, allergies, food allergies).
- c) Recognize if the participant is under the influence of alcohol/ illicit drugs.
- d) Determine whether or not participant is fit for the activity.
- e) Have the knowledge /ability and experience to tone down the adventure depending on prevailing conditions, fitness and experience of the client/s.

BUILDING A FIRST AID KIT:

CONSIDERATIONS:

1. **Group Size:** Kits for bigger groups simply include more supplies like bandages and pain meds. Medical tools like thermometers, tweezers or splints remain fairly constant from kit to kit.
2. **Trip Length/Distance.**
3. **Trip Activity:** Include a fully waterproof pouch that makes a kit suited to paddling. Smaller, lighter kits are appropriate when you're planning light-and-fast pursuits like trail running. Bigger, more comprehensive kits make sense for supported expeditions.
4. **Trip Risks:** Example: If you're headed where nettles and ticks are concerns, consider adding a itch treatment and tick- specific tool to your kit.
5. **Special Needs:** On group trips, survey members so that everyone is aware of special supplies in the kit.
6. Include any personal items such as medications and emergency phone numbers or other items your health-care provider may suggest.
7. Check the kit regularly for expiration dates and replace any used or out-of-date contents.

SAMPLE FIRST AID KIT (~ HIKING GROUP OF 4)

1. 2 Absorbent compress dressings (5 x 9 inches)
2. 25 Adhesive band-aids (assorted sizes)
3. 1 Adhesive cloth tape (1 inch)
4. Antibiotic ointment
5. 5 Antiseptic wipe packets
6. 2 Packets of aspirin (81 mg each)
7. Painkillers
8. 1 Blanket (space blanket)
9. 1 Breathing barrier (with one-way valve)
10. 2 Pair of non-latex gloves
11. 2 Hydrocortisone ointment packets (approximately 1 gram each)
12. Scissors
13. 1 Roller bandage (3 inches wide)
14. 1 Crepe Bandage
15. 5 Sterile gauze pads (3 x 3 inches)
16. Oral thermometer (non-mercury/no glass)
17. 2 Triangular bandages
18. Tweezers
19. Trauma Shears/Scissors
20. Butterfly Stitches

ANNEXURE 6

Insurance – For Adventure & Allied Sports

(As per 'Indian Adventure Tourism Guidelines' framed by the Adventure Tour Operators Association of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India)

While the outdoors and adventure activities are an enjoyable pursuit, unfortunate incidents can happen to anyone, anywhere despite the best training, equipment, infrastructure, and guidance. In India, where no specific adventure insurance policy exists, the past is witness to many situations where such specialized insurance would have been useful and immensely helpful.

With exponential increase in adventure tourism, especially among domestic tourists, there is an urgent need for specific insurance products, to cover all parties in the adventure sports ecosystem. The policies promote safety as well as showcase an understanding of risks involved in adventure undertakings in the outdoors. It creates a sense of professionalism among the operators, clients and the medical service providers. Better risk management, swift action and high value financial security due to the coverage will lead to many more people venturing in outdoor pursuits with a sense of calm and peace of mind. It's a vital component of the vast growth potential of Indian Adventure Tourism.

The insurance in the adventure ecosystem includes:

1. Adventure Tour Operators (ATOs)
2. Adventure Professionals
3. Resorts and Hotels
4. Clients
5. Gear
6. Liability

1. **Adventure Tour Operators:** An Adventure Tour Operator should have one of the three:
 - a) Third Party Liability Insurance*
 - b) CGLI – Comprehensive General Liability Insurance*
 - c) Tour Operator Liability Insurance*

Adventure operators must also consider having:

- d) Personal Accident (PA) and Group Medical Cover (GMC) for their staff
 - e) D&O Insurance: Directors and Officers Liability Insurance*. Liability for all parties is explained as a separate topic at the end
2. **Adventure Professionals:** They are the backbone of our industry, and they comprise Guides, Instructors, Staff, Porters, Kitchen staff, etc. They must have an accidental insurance cover, which includes adventure, or extreme or hazardous activities, which will protect them in the outdoors. The accidental insurance should provide coverage for:
 - a) Death & Disabilities
 - b) Accidental Hospitalization
 - c) Basic Medical Evacuation
 - d) Repatriation Covers

A more comprehensive coverage could include advance treatment cover, Air Evacuation Covers, Liability Covers, Sickness and Medical Covers, advance financial covers for the family and travel insurance coverage.

Financial Covers for the Family: This is very important as sudden accident or Injury of a breadwinner can create serious financial problems for the family. Some of the financial covers available in the market are:

- a) Children Education Cover
- b) Coma Cover
- c) Compassionate Visit
- d) Loan Protector Covers
- e) EMI Covers

For porters or daily wageworkers, we can look into policy called Workman compensation policy, which is used in various industries where daily wage workers are employed. *Independent guides/instructors should also have some sort of Professional Liability insurance cover.

3. **Clients:** We need policies, which will protect them 360 degrees. They should cover them on Air, Land, Water and while on the mountains and ice. A basic adventure policy must have accidental protection or coverage for:
- Death & Disabilities
 - Accidental Hospitalization
 - Basic Medical Evacuation

More advance policies can have in addition to above-mentioned covers:

- Advance casualty evacuations with air/heli-rescue
- Coma cover
- Financial covers

For extreme risk and people venturing over 5,000 mt. for any adventure activities including trekking and mountaineering, policy must have in addition to all of the above-mentioned covers:

- All kind of sicknesses like AMS, HAPE, HACE, frost bite, etc.
- Advance Medical Evacuation cover due to sickness and accidents
- Travel covers like missed connections, trip cancellations, etc.

For Medical Evacuations

- Basic cover for adventure in or near a city should be of INR 10,000 so as to at least offset the Road Ambulance costs
- For Himalayas or altitude up to 5,000 mt., policy should have minimum of INR 25000 - INR 50,000 to off sett long distance road ambulance cost/ Taxi or jeep costs
- For altitudes above 5,000 mt. a minimum of INR 3 Lakh to INR 4 Lakh should be included in the policy to cover the cost of Air Ambulance to the nearest medical facility plus the basic evacuation costs via foot or road ambulance
- For extreme mountaineering and other expeditions, policy must have more than INR 5 Lakh of medical evacuation cover

For Accidental & Sickness Hospitalization

- Basic cover for basic adventure activities should be equal to or more than INR 50,000
- Medium level activities and Himalayan adventures up to 5000mts should have cover for hospital treatments above INR 1,00,000
- High altitude adventures and more serious adventure activities should have hospitalization above INR 2 Lakh

For Death & Disabilities

- Basic cover should be equal to or more than INR 50,000
- Medium and high-level activities and Himalayan adventures should have minimum cover above INR 1,00,000

Note: There are many policies (mainly by PSU banks) that are offering coverage of a single amount to be divided in either of the heads mentioned in the policy. For example, policy for INR 2 Lakh for a person venturing outdoors will have cover for death and disability, accidental hospitalization and medical evacuation cover for maximum INR 2 Lakh. One can utilize the same for either hospitalization or medical evacuation or death. Now if someone gets rescued first and utilizes considerable amount for the same then the amount left for life saving treatments may not be enough!

*Thus, coverage should properly specify under each head, giving each head sufficient amount to be utilized in case of an emergency. In some of these high-risk PA (Personal Accident) covers, a person gets the claim for medical cover only if there is a claim for the main cover. Which essentially means, if a person gets injured and went in for treatment, his family will get the amount specified for the medical cover only if the person is dead. Else no claim will be given.

Adventure Resorts, Camps and Theme Parks

- Insurance for the clients – Basic Accidental Covers
- Insurance for the staff PA & GMC
- CGLI – Comprehensive General Liability Insurance
- D&O Insurance: Directors and Officers Liability Insurance
- Fire and Burglary Insurance

Some of the covers available in the market are:

1. **Standard Fire and Special Perils:** Covers your property against loss or damage due to:

- a) Fire
- b) Lightning Explosion / Implosion
- c) Aircraft damage
- d) Riot strike and malicious damage
- e) Storm, cyclone, typhoon, tempest hurricane, tornado, flood and inundation
- f) Impact damage due to rail, road. Vehicle or animal not belonging to insured, Subsidence and landslide including rockslide
- g) Bursting and/or overflowing of water tanks apparatus and pipes
- h) Missile testing operations
- i) Leakage from automatic sprinkler installations
- j) Bush fire
- k) Expense incurred on debris removal up to 1% of claim amount
- l) Expense incurred on Architects surveyors and consulting engineers' fees up to 3% of claim amount
- m) Earthquake
- n) Terrorism cover
- o) Additional expense of rent for alternative accommodation
- p) Loss of rent

2. Adventure Equipment and Outdoor Gear Insurance: This is a new concept, which will insure an individual's, or a company's outdoor gear and equipment. Since the equipment is expensive plus there is a surge in people using expensive gadgets, photography equipment, GPS & communication devices, there is a need to insure them for tough terrains and harsh environments. It should cover loss, damage, and theft of adventure gear when in action.

3. Liability Insurance: Liability insurance provides a cover to an individual or an organization from the legal risk that they may be held liable for due to negligence, injury, or malpractices. It covers the cost of the legal proceedings and the pay-outs in case the insured is found legally liable. It excludes intentional damages and contractual liabilities. There are many types of Liability Insurance: Some of them are:

- a) Third Party Liability Insurance
- b) CGLI – Comprehensive General Liability Insurance*
- c) D&O: Directors and Officers Liability Insurance
- d) E&O: Errors and Omissions Liability
- e) Workman's compensation liability
- f) Professional Liability
- g) Tour Operator Liability insurance

CGLI: Comprehensive General Liability Insurance: CGLI in simple terms, product and public liability insurance which is tailor made for an organization of any size and nature. The policy covers operations and premises liability, personal & bodily injury, advertising, and medical payments etc. The coverage depends on the risk profile associated with a business and the total size of the business.

It covers the cost of the legal proceedings (defending or investigating the lawsuits) and the payouts in case the insured is found legally liable. It excludes intentional damages and contractual liabilities. As per CGLI, insurers retain the right to defend any suit against the insured, from bodily or property damages.

*Below are the extensions available for CGLI. Most of these covers are not part of plain Public Liability policy.

- a) Act of God Perils – Compensation on account of injury/death of guests in hotel due to Tsunami, Earthquake, Flood, etc.
- b) Food & Beverage liability – Compensation on account of injury/death of guests due to consumption of food and beverages served in hotel
- c) Lift Liability - Compensation on account of injury/death of guests while they are in hotel lift/escalators
- d) Other Facilities liability – Hotel's liability to pay compensation to guests because of injury/death in other facilities like Swimming Pool, Gymnasium, Spa, etc.
- e) Valet Parking liability – Compensation on account of physical damage to guest's car while being parked by hotel valet
- f) Travel of Executives – Compensation to 3rd parties incase injury/damage due to the hotel management while they travel

- g) Product Completed operations cover – Compensation on account of injury/death/ damage to 3rd parties due to products sold by the hotel (e.g., food, merchandise)
- h) Sudden and accidental pollution liability – Compensation on account of injury/death/property damage to 3rd parties due to accidental pollution caused by the hotel
- i) Liability on account of events organized – compensation on account of injury/death/damage to 3rd parties in connection with events organized inside the hotel or by the hotel
- j) Damage to guest property under care control custody of the hotel - Compensation on account of damage to bona fide guest property whilst under recorded custody of hotel
- k) Liability w.r.t tours organized by hotels – Compensation on account of injury/death/damage to 3rd parties in connection with sightseeing tours organized by the hotel
- l) Innkeepers Liability – Compensation on account of damage to guest property
- m) Liquor liability coverage – Compensation on account of injury/death of guest due to liquor consumption at hotel
- n) Incidental medical malpractices liability cover – Compensation on account of injury/death of guest due to negligence of the hotel doctor while providing first aid
- o) Liability on account of work done by contractual employees/workers – Compensation on account of injury/death/damage to 3rd parties due to negligence of the workers/employees on contract with the hotel (e.g., cleaning, security etc.)
- p) Liability on account of construction/ maintenance projects at hotel – Compensation on account of injury/death/damage to 3rd parties due to construction/maintenance work in the hotel
- q) Additional insured cover – Hotels can make their contractual parties e.g., brand owners etc. an additional insured under CGL
- r) Waiver of subrogation clause – By virtue of this clause we shall waive our subrogation rights against the additional insured
- s) Medical expenses clause – The policy shall reimburse hotel the medical expenses incurred in order to offer first aid to the injured party (regardless of hotel's faults). The deductible doesn't apply to this coverage
- t) Fire Damage cover – The policy shall cover hotel's liability to pay on account of property damage to the premises rented to them (arising out of heat from a hostile fire). This operates in case of fire insurance policy
- u) Terrorism legal liability cover – Compensation to hotel on account of injury/death/damage to guests in event of a terrorist attack on the hotel
- v) Non-owned/hired automobile liability cover – Compensation to hotel on account of 3rd party injury/damage in connection with automobiles non-owned/hired & used in connection with hotel's business. It operates in xs of MV Act liability
- w) Personal & Advertising injury cover – Under this the insured hotel is compensated for their liability on account of following:
 - I. False arrest, detention or imprisonment
 - II. Wrongful eviction or wrongful entry
 - III. Use of another's advertising idea in hotel's advertisement
 - IV. Infringing upon another's copyright, trade dress or slogan in hotel's advertisement.

D&O: Directors and Officers Liability Insurance: It's a liability for an organization's board of directors, management or office bearers, covering them against liability if the organization or the company is sued. It's an addition liability specific for the management or the decision makers over and above the liability protection present in an organization.

E&O: Errors and Omissions Liability: E&O covers an organization from the legal proceedings resulting from giving negligent professional services. Any service-oriented business charging a fee for their services should have this cover.

ANNEXURE 7
Responsible Tourism Pledge

(As per 'Indian Adventure Tourism Guidelines' framed by the Adventure Tour Operators Association of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India)

"As a registered Adventure Tour Operator (ATO) undertaking adventure sports operations in the Union Territory of Ladakh, I/We pledge to be the guardian of responsible and sustainable tourism, conquering new frontiers with a sense of purpose. With unwavering dedication towards the Union Territory of Ladakh, I commit to safeguarding the environment, preserving local culture, educating my guests, supporting the local economy, prioritizing safety, and practicing fair business principles. I embark on this journey, driven by a passion to leave a positive impact in the Union Territory of Ladakh. I will run the operations with respect, empathy, and a sense of adventure, ensuring a sustainable future for generations to come, leaving behind a legacy of exhilaration and responsible exploration."

1. **LEAVE NO TRACE POLICY:** We will leave our campsites, trails and areas of operation cleaner than we find them. We will not pollute or let others pollute our water bodies. We will set up our camps, toilets, kitchens and washing areas, away from any water source and ensure that no discharge goes into the water bodies. We will minimize campfire and noise pollution impact and be mindful of other adventurers in the area. We will use existing trails and campsites and avoid making new ones.
2. **IMPACT ON LOCAL COMMUNITY:** We will have a positive impact on local communities in our area of operation. We will encourage local employment, skill development and purchase locally where possible. We will respect local traditions and customs.
3. **SUSTAINABLE PRACTICES:** We will follow sustainable practices during our operations and encourage waste segregation, recycling, use of renewable energy sources and proper disposal of waste. We will encourage other operators in our area of operation, to follow sustainable practices.
4. **CARBON FOOTPRINT:** We will be mindful of our carbon footprint and endeavor to offset it, where possible, by planting trees and minimizing our footprint by using renewable energy sources, efficient fuel sources, vehicles with low emissions and by avoiding use of wood for cooking.
5. **CUSTODIANS OF OUR NATURAL HERITAGE:** We will function as guardians and custodians of our natural heritage and the areas we operate in, follow all rules and regulations and respect and protect our fauna, flora, avi fauna and coral reefs. We will report any wrong doings to the authorities.
6. **FOLLOW SUSTAINABLE TOURISM CRITERIA OF INDIA (STCI) IN LETTER AND SPIRIT:** We will make a sincere effort to understand and implement the 'Sustainable Tourism Criteria of India' in our operations, in letter and spirit. We will also educate our staff about the criteria. We will ensure the safety and security of women travelers, take steps to prevent child abuse and have a zero-tolerance policy for the same.

Signature:
Name:
Place:
Date:

ANNEXURE 8

Risk Assessment – Declaration & Liability Release

(As per 'Indian Adventure Tourism Guidelines' framed by the Adventure Tour Operators Association of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India)

I acknowledge that I have voluntarily chosen to participate in the trip/s offered at _____.
I acknowledge that the enjoyment and excitement of adventure travel is derived in part from the inherent risks incurred by travel and activity beyond the accepted safety of life at home or at work and that these inherent risks contribute to such enjoyment, being a reason for my participation. I also am aware that medical services may not be readily available or accessible while I am participating in the trip.

Although precautions are taken to provide a safe and enjoyable experience, there can be no guarantee of absolute safety against injury and accident. There are significant elements of risk in any adventure activity associated with the outdoors or wilderness including but not limited to All-Terrain Vehicle (ATV) Tours, Bungee Jumping, Mountain Biking & Cycling, Mountaineering, Skiing, Trekking, Ziplining, Paragliding, Rafting, Kayaking and the use of related equipment.

I also recognize that I am undertaking an active holiday that contains an inherent element of personal risk, and that risk does sometime become a reality. I acknowledge the relative remoteness, weather conditions, and the limited and relatively primitive medical and other services available, as well as the greater potential dangers compared with my usual daily life, or conventional holiday travel. Not only do I accept these realities, I have chosen to seek them out. I take full responsibility and I accept the authority and decisions of _____ and its representatives in respect to the journey that I have applied to join. I also am in sound medical health of suffer from no cardiac illness or any other medical disorder which will hamper my participation in the activity.

I have also been given the safety briefing upon arrival, which covers all aspects of safety while I am in the care of _____. I have also been made aware of all risks in all these activities that I undertake with _____. I hereby undertake to strictly abide by the safety briefing which I have heard, read and understood all aspects of my undertaking. If I act in contravention of the understanding of the safety briefing and the "no swimming" in the river rule, I shall be personally liable, and shall not hold _____ responsible for any consequences that may follow from my actions in contravention of the safety briefing. I also agree to abide by all rules that the outfit and its guides have instructed me on, keeping in mind the nature of the holiday I have chosen, and in the sensitive Reserved Forest Area I am visiting.

In consideration and payment for the right to my being permitted to participate in the trip, I have and do hereby fully assume all risk of illness, injury or death. Furthermore, I hereby release and discharge from liability and indemnify and agree not to sue _____, their owners, officers, agents, contracted tour operators and employees and other persons or entities involved with providing the opportunity to take part in the trip, regardless of the cause of my illness, injury or death from all actions, claims or demands for injury or damage resulting from my participation in the trip.

I have carefully read this agreement. I understand that it is a release of liability and contract between me and _____ and/or its contracted tour operators or affiliated organizations and sign it of my free will.

Signature:

Name:

Place:

Date:

ANNEXURE 9
Affidavit for Pending Documents, on Stamp Paper of INR 20/-

I, _____ son/daughter of _____ and resident of _____, do solemnly affirm and declare as follows:

I am applying for the registration as an Adventure Tour Operator / Guide (as applicable) with the Department of Tourism, Administration of the Union Territory of Ladakh, under the 'Guidelines for Registration & Renewal of Adventure Tour Operators & Guides'.

I understand the importance of having all the necessary documents/certifications in place for the registration process. However, the following documents/certifications are not available at the time of submitting this application:

1. _____
2. _____
3. _____
4. _____

I undertake to provide all the requisite documents/certifications within a period of six (6) months from the date of this affidavit. I further affirm that I am in the process of obtaining the necessary documents/certifications and will diligently work towards securing them to ensure compliance with all the registration requirements set forth by the Department of Tourism, Administration of Union Territory of Ladakh.

I acknowledge that failure to produce the required documents/certifications within the stipulated timeframe of six (6) months may lead to the rejection of my application or the revocation of any granted registration and invite penalty.

I understand that the information provided in this affidavit is given under oath and that any false statements or misrepresentation of facts may lead to legal consequences, including but not limited to perjury charges.

I hereby affix my signature to this Affidavit to affirm the truthfulness and accuracy of the statements made herein.

Signature:

Name:

Place:

Date:

ANNEXURE 10

Non-Exhaustive List of Institutes Providing Training in Specific Adventure Sports Courses

(As per 'Indian Adventure Tourism Guidelines' framed by the Adventure Tour Operators Association of India (ATOAI) and endorsed by the Ministry of Tourism, Government of India)

S. No.	Institutes	Website	Address
1.	Nehru Institute of Mountaineering	http://www.nimindia.net/	Uttarkashi, Barahat Range, Uttarakhand 249193
2.	Himalayan Mountaineering Institute, Darjeeling, West Bengal	https://hmidarjeeling.com/	Jawahar Parbat, Darjeeling, West Bengal 734101
3.	Atal Bihari Vajpayee Institute of Mountaineering and Allied Sports	https://abvimas.org/	MDR 29, Aleo, Opp. Hotel Honeymoon, Manali, HP 175131
4.	The Jawahar Institute of Mountaineering and Winter Sports (JIM & WS)	www.jawaharinstitutepahalgam.com	Nunwan, Anantnag District, Pahalgam, Jammu & Kashmir 192126
5.	National Institute of Water Sports	http://niws.nic.in/	Caranzalem, Taleigao, Panaji, Goa 403004
6.	Indian Institute of Skiing & Mountaineering	http://www.iismgulmarg.in/	Near, Golf Club Rd, Near IISM, Gulmarg, Forest Block, Jammu & Kashmir 193403
7.	Directorate General of Civil Aviation	http://dgca.nic.in/	Aurobindo Marg, Opp. Safdarjung Airport, New Delhi, Delhi 110003

Note: The above is a non-exhaustive list of institutes offering specialized courses in adventure sports. The applicant or the staff member must obtain relevant adventure sports certification from specialized organizations like IMF (for Mountaineering / Trekking), NIWS Goa (for water sports/aero sports, etc.), or any other Nationally or Internationally recognized institute for the specific adventure sports activity.